

**U. S. DEPARTMENT OF EDUCATION
SAN FRANCISCO, CALIFORNIA**

CERTIFICATE OF INDEBTEDNESS #1 OF 1

Michelle Phillips
Case No. 22-05032
SSN: xxx-xx-4181

I certify that Department of Education records show that the borrower named above is indebted to the United States in the amount stated below as of January 18, 2023:

DIRECT CONSOLIDATION LOANS

The borrower executed the following note on or about:
1/9/2013 – Federal Direct Consolidation Loan Application and Promissory Note

Disbursement Date	Disbursed Amount	Principal	Interest Rate	Accrued Interest	Total
02/14/2013	\$11,218.27	\$11,650.56	2.50%	\$ 21.50	\$11,672.06
02/14/2013	\$19,706.78	\$22,224.03	2.50%	\$579.44	\$22,803.47

DIRECT LOANS

The borrower executed the following note on or about:
9/26/2013 – Federal Direct Stafford/Ford Loan – Federal Direct Unsubsidized
Stafford/Ford Loan – Master Promissory Note – William D. Ford Federal Direct Loan Program

Disbursement Date	Disbursed Amount	Principal	Interest Rate	Accrued Interest	Total
10/28/2013	\$3,500.00	\$ 3,520.35	3.86%	\$ 59.26	\$ 3,579.61
10/28/2013	\$3,301.00	\$ 3,831.78	3.86%	\$151.82	\$ 3,983.60
11/07/2013	\$2,699.00	\$ 3,131.89	3.86%	\$124.03	\$ 3,255.92
07/17/2014	\$4,500.00	\$ 4,500.00	4.66%	\$ 19.52	\$ 4,519.52
07/17/2014	\$6,000.00	\$ 6,963.46	4.66%	\$333.23	\$ 7,296.69
04/16/2015	\$2,750.00	\$ 2,750.00	4.66%	\$ 11.93	\$ 2,761.93
04/16/2015	\$3,667.00	\$ 4,149.29	4.66%	\$198.51	\$ 4,347.80
03/01/2016	\$5,500.00	\$ 5,500.00	4.29%	\$ 21.97	\$ 5,521.97
03/01/2016	\$7,000.00	\$ 7,569.11	4.29%	\$333.35	\$ 7,902.46
10/03/2017	\$ 94.00	\$ 94.00	4.45%	\$ 0.38	\$ 94.38
10/03/2017	\$1,118.00	\$ 1,141.96	4.45%	\$ 52.01	\$ 1,193.97

The Direct loans were made by the Department under the William D. Ford Federal Direct Loan Program under Title IV, Part D of the Higher Education Act of 1965, as amended, 20 U.S.C. 1087a et seq. (34 C.F.R. Part 685).

GOVERNMENT
EXHIBIT
A

The total the borrower owes \$77,026.43 unpaid principal and \$1,906.95 accrued interest, the total is \$78,933.38. The account has been credited \$0.00. The account is currently serviced by Mohela.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 1/23/23



Gin Say Chan
Loan Analyst
Litigation Support